#### CAN LEARN TO SING.

PROP. THOMPSON SAYS ALL CAN AC-

QUIRE THIS ART. GOSSIP. NOTES AND MUSICAL

Evidences of Growing Interest in Such Matters in Richmend-Improvements in the Arrangement of Choirs-Points About Artists.

Professor F. Stayton Thompson, discussing with a Dispatch reporter last week the question of who can learn to

sing, said: "The old idea that only those who have unusual voices and much murical talent should study staging, is 'passe,' Toe light of truth and experience has demonstrated that all have voices worth cultivating. He who has speaking voice, ability to think, and is not deaf, can learn to sing. I do not say that all can become great singers any more than all can become great in any other direction, but all can learn to sing pleasingly and artistically. Nowhere is music such as you may be able to make so much needed as in the churches. There is good material enough in our city, if properly developed, to furnish every church with a double quartette and a large chorus choir, to say nothing of the large number who could make the congregational singing what it should be. But where are the singers?

"The talent is here. Surely something is lacking. And may not a part of the lack be due to indifference to the subject? You say you have no time. It is all taken up with business, society, or other work. It really takes but little time each day, if proper instruction be received and desultory practice avoided. An hour a day, divided into fifteen or twenty minute periods, will accomplish much, and who cannot, if they really desire it, find that much time? Even a half hour will bring very satisfactory results. After all, there is something vastly more essential than mere practice. Practice, practice, practice has ever been insisted upon as though anything and everything was contained in that word. It is not so. When one ceases to mentally direct the practice it is worse than useless. It is necessary, first, to have an intelligent comprehension of what to do and how to do it; then it remains to concentrate the mind on the doing. In this manner a great waste of time is avoided, and better results obtained in a much shorter period than is usually deemed possible. Is it not worth the time and money spent, even if one does not, or cannot, make a singer of note, for at least the speaking voice, however unpleasant, will have been made musical and pleasing; the health materially bene ntted; the appreciation and love of music keener, and the ability to discern the good from the bad in music more definite, as well as the genuine pleasure and satisfaction to be derived from being able to sing in a pleasing and capable manner. This all can do if they will. It depends whether one desires it sufficiently to overcome all seeming difficulties, such as of time and means, 'Where there is a will there is a way."
"One is considered lacking in culture

who is not familiar with literature, even to the point of being able to form an intelligent opinion upon it. Why be less familiar or less able to judge between the good and bad in matters musical?" The discovery of a note-book of Mo-

zart's has just been made at Berlin. It bears the date of London, 1764, when Mozart was there as a boy 8 years old. "I should define the classic by the word healthy, the Romantic by the word sickly. In and sense the Nibelungen Lird is as much a classic as the Iliad. Most modern productions are romantic, not because they are new, but because they are weak, morbid, sickly, and the old are classic, not because they are old, but be cause they are strong, fresh, healthy, and cheerful." Goettic.

The Damrosch season of opera in New York during January and a part of Feb-ruary was highly successful. Melba again demonstrated her elaim to be considered the leading exponent of brilliant and florid singing, though probably the greatest artistic success belonged to Nor-dica, who sang, for the first time this winter, the part of Brunnhilde, in the Nibelungen Triology. It was generally conceded that after Lillie Lehmann, no one has sung Wagner's herolo roles so wall.

When the celebrated Haydn was asked why all his sacred music was so cheerful, the great composer replied: "I can-not make it otherwise. I write according to the thoughts I feel. When I think upon God my heart is so full of joy that the notes dance and leap as it were from my pen, and since God has given me a cheerful heart, it will be pardoned in m that I serve Him with a cheerful spirit."

Mrs. H. H. Beach's "Gaello Symphony" has been played this season by the Boston Symphony Orchestra in Boston and New York. Mrs. Beach is one of the few women composers who are successful in works of large form, and this tribute to her merit is an appropriate recogni-tion of a talent which has generally been

In a college settlement on the East Side of New York, lessons on the plane, violin, and in sight singing are given to poor children. These lessons are not free, but paid for at what seem to be very modest rates to children of that class. For those who are entirely without means, arrangements are made by which they are allowed to do some work or service about the house for their tuition.

Edward Greig, assisted by his wife, gave a number of concerts in England early in the winter. The concerts were thronged, and gave a new vogue to his characteristic and genial compositions for the plane. Madam Greig is a singer, and interprets her husband's songs to perfec-

The organ and choir loft of Centenary Methodist Episocpal church is to be moved from the rear of the building and placed back of the pulpit, to make this change an extension of the church will be necessary. Mr. John Branch has given \$2,500 for that purpose.

Much interest is being manifested in the music of Richmond churches. Positions of organs and choirs are to be changed to places more destrable and effective. Choirs are to be enlarged and the music to be improved generally. These facts give evidence of an increase in the musical enthusiasm of the city.

Why is there in all the best music such an alternation or such a mingling of melancholy and inspiration? Because the mission of true music in its very essence is to breathe across the human soul reminiscences of a lost paradise and prophecies of a paradise yet to be attained.

Mr. and Mrs. George Henschel are delighting musical audiences by their unique song recitals. Their programmes are fresh and unconventional, and their singing a type of the highest art, which conceals art, giving an effect of simplicity and naturalness to verltable "tours

M. Gullmant, the great French organ-M. Grimant, the great French organ-ist, recently consented to play for the New Engish d Conservatory of Music, Boston, on invitation of the faculty. Great enthusiasm was awakened by his masterly playing and inprovisations on

He expects to infroduce novelty of his own device, which he calls "cantillation." This is a combination of rhythmic resitation with music. He will lso appear in song recitais with Miss

Emma Jach.

It is proposed to start in Boston a series of people's singing classes, with Mr. Samuel Cole as teacher. These classes will be similar to those carried on in New York by Frank Damrosch, and in Philadelphia by Mr. Zobanaky. Why not organize such classes in Richmond?

Among the many congresses to be held in Omaha during the exposition next summer, music has not been forgotten.
A national congress of musicians will convene, over which Mr. William II Sherwood will preside.

At the first meeting of the General

Committee of the Leeds Festival, England, it was unanimously agreed that the French or international pitch be used. It is gratifying to leath that the lower or naternational pitch has been adopted,

Madama Marchesi's book, "Music and Marchest," is receiving some criticism as being egotistical. She has certainly given a very interesting account of her life and the various popils she has formed.

Mr. Edward Baxter Perry, the wellknown blind planist, of Boston, has been playing with great success in Europe. His great technical facility and lofty musical intelligence is highly praised. A plan is on foot to provide New York

with Anton Seidl as conductor. A com-mittee was appointed and the sum of \$115,000 has already been pledged. Mr. William Sherwood has been very

a permanent symphony orchestra.

nctive, musically, this winter. He has founded a school of pianoforte playing. esides playing in many cities throughout the country.

Mme. Clementine de Vere has been very successful on the concert platform this season. She has been using "Spring Song," composed by Signer Saplo, her husband, with much effect. Alvarez, the tenor, has been seizing

every opportunity to win renown, and is becoming one of the most conspicuous stars in the musical firmament.

Mms. Gadski, who is to be one of the cloists of the "Music Festival" given by the Wednesday Club in April, is con-stantly gaining in favor with American

Dr. E. J. Hopkins has recently resign-

ed his position as organist of the Temple church, London, after a term of fifty-four years' service. Though in his 90th year, he is still hale and hearty as a man of 60. After ten years of study Richard Hofmann appears again upon the concert platform. Though only a youth of 20, he takes rank among the artists of the

world upon the planoforte. Miss Zelle de Lussan has been singing with great success in Lisbon. The Por-tuguese papers are full of praise for the

American artist, both as singer and ac-The choirs of the city are busy preparing music for Easter services. Some

good music may be expected on that oc-

The veteran tenor, Sims Reeves, at the age of 75, has recently been added to staff of professors in Trinity College,

Mr. Clarence Eddy, at an organ recital given at London, Ont., played Guilmant's Fifth Sonata, which was dedicated to him by the composer.

Mr. William Shakespeare, the noted singing teacher, of London, has just fin-ished a book, "The Art of Singing." The Wednesday Club will give its festi-

val on the 22d and 23d of April. The occa-sion will be a musical feast, and Richmond, no doubt, will attend "en masse." The highest lesson we can learn from

the arts is to see that life itself is an

#### THE LITIGATION IS BEGUN.

#### First Step in Policy-Holders' Fight Against Mutual Reserve Fund.

The first stage of the litigation of the holders of policies in the Mutual Reserve Fund Life Association against that company was before Judge Minor yesterday. Mr. William L. Royall, representing the policy-holders, moved the court to enter duce its books here for his inspection, alleging in his affidavits, upon which the motion was based, that the manager of the company had misappropriated large sums of the company's money, and that no increased assessment is necessary, or would be necessary, if he had not done

Major Charles S. Stringfellow appeared for the company, and argued elaborately a number of questions, dwelling chiefly upon the point that the court could make no order, because it had no power to enforce its order, as the defendant was a New York corporation, and all of its

The argument lasted several hours, and at its conclusion Judge Minor said that the only point he would decide now was that the plaintiff's motion for the order was premature, and that he must wait until the defendant's answer was due before he could have any ruling upon the questions. The Judge said, though, he could not rule now that the plaintiff for, because if he proved that the company had done what he alleged, the court might feel compelled to make some order in the case that accounted with the facts proved. It might feel compelled, for instance, to enter an order appointing a commissioner to go to New York and make an examination of the books, in case it should think it had no power to order the production of the books here, but he reserved all questions to be dis-posed of at a later stage of the case.

On being asked what he had to say of the decision, Mr. Royall said he felt that he had climbed over the only obstacle in the case that had given him any trouble. He had feared the Judge might say he had no jurisdiction to deal with the subject matter. But having failed to say that he felt that the Judge thought his court could entertain the case, and, if he entertained it, Mr. Royall said he had no fear for the ultimate result.

#### CAPTAIN HENRY A. HOOVER.

#### Death of This Well-Known Teacher-His Military Record.

STAUNTON, VA., March 19 .- (Spe cial.)-Captain Henry A. Hoover, one of the leading men of Staunton, died to-day at Greensboro', N. C., where he was paralyzed two days ago. Captain Hoover was Virginia parentage, and came to Virginia at an early age. He was educated at Washington College and at the University of Virginia. He was a gallant Confederate soldier, enlisting in the Twenty-fifth Virginia Regiment. He reached the posi-tion of adjutant. For years Captain Hoo-ver conducted classical military schools in Moorefield, W. Va., and in this city. He was a man of splendid attainments and incisive intellect, and was rarely versed in scholastic and ecclesiastical lore.

He was a very persuasive speaker. He was twice married, first to Miss Hanger, a cousin of Hon. Marshall Hanger. He is survived by a wife, who was a Miss Gilks-son, of this county. One child, by his second marriage, survives him.

### SPRING IN BEDFORD.

BIRDS BREAKING INTO SONG AND BUDS BURSTING INTO BLOSSOMS.

THE ROADS IN GOOD CONDITION.

Business Matters of Interest-Dr. Gill's Barn Burned-Prices for To bacco Very Good-A Very Romantic

BEDFORD CITY, VA., March 19.-(Special.)-Rarely, if ever before, has the close of a winter found the roads in as good condition as at the present time This state of affairs is due partly to the unusually dry weather, but more particularly to the fact that more attention is now paid to the improvement of the highways of the county than at any previous time. The convict force that for several years were employed for the purpose of road improvement, did very effective work, and since they were withdrawn the chain gang have, in a less degree, continued the work.

As a result, it has become much less arduous to haul tobacco and other products to the markets. The breaks at the Peo ple's Warehouse for this week have averaged 30,000 pounds per day, long columns of the old-fashioned "road." or covered-wagons standing in line awaiting an opportunity to unload. The prices are good and seemingly very satisfactory to the planters.

The mild weather has been very conducive to the progress of farming operations, and ploughing, fallowing, and sowing the seeds have been pushed as far as practi-

The wheat is reported as looking quite green and encouraging. Owing to the in-creased price of this cereal, a larger area was planted last autumn than for ome time past.

Fortunately, thus far, the fruit-trees have discreetly kept their blossoms tightly sheathed in their brown cases,

and there are no sad reports as yet of the destruction of the crop.

The grass is very green, and hyacinths, jonquils, violets, and other blossoms of early spring are doing their best to pro-claim the resurrection of nature from its ong slumber, while the birds carol all day long glad odes to spring. Each year this awakening of life seems a fresh miracle of beauty, that must arouse something of hope and gladness in the heart of the most downcast and despairing, so invigorating and inspiring is its story of renewed blessing.

PLAIN, EVERY-DAY PRACTICALI-TIES.

The stock of drugs, fixtures, and other goods of the drug establishment kept by Mr. J. L. Fuqua have been bought by Mr. G. T. W. Kern, of Vinton, who, after a process of research. a process of renovation, will about the 1st of April, open the store for business. Messrs. Kent & Macnaughtan, the re-

cent purchasers of the woollen-mill, are desirous of having a side-track con-structed from the Norfolk and Western road that runs near by, to the mill. Mr W. H. Stanley, the road-master, was here this week to investigate the matter of laying the side-track.

The firm of the Claytor Dry-Goods company has been dissolved, by the withdrawal of Mr. M. W. Claytor, succeeded to the interest of his brother, the late Mr. J. M. Claytor. The remain ing partners, Messrs. G. D. Wingfield and James E. Blamire, will continue the business under the same firm name as formerly.

The Lenten services at St. John's Protestant Episcopal church, have been at-tended by large congregations. That of Wednesday evening was conducted by Rev. Mr. Patton, of Roanoke, whose ser-mon was much complimented by all who heard him.

The week has been observed by the members of the Baptist church as a season of prayer and self-denial, in the nterests of State missions,

The topic of deepest interest on all sides is the prospect of hostilities with Spain, and those who can recall the events of the war of the Confederacy, and remember all of its train of he and sorrow, earnestly hope that the danger may be averted.

A very bright colored barber has played upon the patriotism of his race by declaring himself an appointee of the government, with the rank of colonel, to conscript all who had voted for McKinley to enter the army. So that of late the number who would admit having done so has become extremely small. Last night he tackled Ike Holt, a wellknown colored man, who styles him-self as the "old settler," and told him that he had sent in his name as a soldier. To this Ike demurred, saying: "You ain't got no business to take sich liberties wid my name," but when some of his white friends reproached him with enlisting to fight against the Democrats, his wrath knew no bounds, and he seized his doughty axe, which he uses at night instead of a walking stick, and proceeded to attack the barber, whose safety lay only in rapid flight.

DR. GILL'S BARN BURNED. The barn of Dr. S. J. Gill, near Sedalia, was totally destroyed a few nights since by fire, supposed to have been of incen diary origin. Dr. Gill was aroused by some of his neighbors coming to the house to wake him. They had seen the way, that it was with extreme persona

risk on the part of his friends that the horses and cattle were rescued. The loss amounted to about \$200, \$160 of which was covered by insurance.

For the first fifteen days of March there were twelve marriage licenses issued by the County Clerk. The circum-stances connected with one of the marriages were quite romantle. The groom came from Sacramento Valley, California, to claim a bride whom he had never beheld. She was Miss Ora Lee Franklin daughter of Mr. J. H. Franklin, of the neighborhood of Peck's church.

Correspondence began between these young people through the advertising medium of a matrimonial journal in a spirit of fun, but was continued, gradually becoming more serious, until the seque was matrimony. They were married last Sunday evening at the home of the bride, in the presence of a large company of friends, Rev. Dr. J. T. Kincannon per-

forming the ceremony.

Monday, Mr. and Mrs. Armstrong left
for their distant home, at Afton, Cal.

Mr. and Mrs. Odell Fizer, who surprised their friends by their marriage at Bristol, on Thursday, have returned to the home of the groom here.

Mrs. M. P. Burks, who has spent the Greensboro', Ala., returned winter at home to-day.

Miss Josie Moseley left Monday for

Maryland, where she will teach a schoo at a point not far from Washington. B. Fitzpatrick left a few days attend Randolph-Macon College, Mr. F. B. Fitzpatrick left

#### Greeted United States Artillery.

STAUNTON, VA., March 19.—(Special.) War drums throbbed here this evening, when 2,000 ex-Confederates, headed by the Stonewall Brigade Band, greeted Company F, Fourth United States Ar-Company F, Fourth Chited States Artillery, en route from Fort Riley for Fort Monroe, under command of Captain W, S. Taylor. The band played the "Star Spangled Banner," "Yankee Doodle," and "Dixle," too, and were cheered by the boys in blue. The train of nine cars is drawn by two crack passenger locomotives.

A healthy appetite, pure blood, and tranquil nerves come from taking the Food Drink-



Mr. Frangeon Davies, the English baritone is soon to make a concert tour in handy.

All who are exposed to the weather should keep Dr. Buil's Cough Syrno which fact guarantees the purity, excellence, and marit claimed for it.



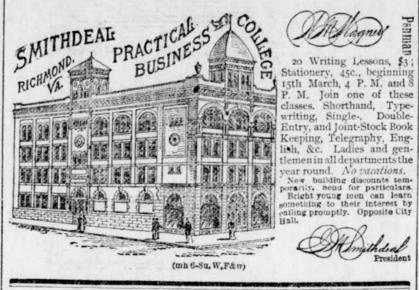
#### POULTRY NETTING.

'Procrastination is the thief of time," and to do well you must start right. Do not delay, but prepare your poultry yards now. Poultry Netting was never so cheap, nor our stock ever so complete and well assorted. We can give you anything from 12 to 72 inches high, and from 14 to 2 inches mesh. Call and inspect our stock. "The early chicken catches the worm," but Poultry Netting catches the chicken. Catalogues for the asking.

### BALDWIN & BROWN,

Headquarters for Poultry Netting, V-Crimp and Corrugated Roofing, Conductors, Gutters, Extras, &c., Hardware, Carriage and Wagon Materials, Paint, Lead. Oils, Varnish, Glass, Putty, &c.

1557 east Main street (oppo. Old Market,) Warehouse : Track 12, C. & O., Richmond, Va (ja 31-Su,Tu&w)



20 Writing Lessons, S. Stationery, 45c., beginning 15th March, 4 P. M. and 8 P. M. Join one of these classes. Shorthand, Typediting Single, Doubletlemen in all departments the year round. No vacations.

INSURANCE STATEMENTS. [PUBLISHED BY AUTHORITY OF THE AUDITOR OF PUBLIC ACCOUNTS OF THE STATE OF VIRGINIA.]

#### MANHATTAN INSURANCE COMPANY OF THE CITY OF NEW YORK.

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1897, OF THE CONDITION AND AFFAIRS OF THE MANHATTAN INSURANCE COMPANY, OF THE CITY OF NEW YORK, ORGANIZED UNDER THE LAWS OF THE STATE OF NEW YORK, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE TO THE LAWS OF VIRGINIA.

President—P. B. ARMSTRONG, Vice-President—JOHN J. GIBBONS.
Secretary—H. F. NEEFUS.
Principal Offic—45, 47, AND 49 CEDAR STREET, NEW YORK.
Organized or Incorporated—FEBRUARY 1, 1869.
Commenced Business—JUNE 19, 1882.
L—CAPITALA

National Citizens' Bank stock ...... inited States registered bonds, due 1925. 4 per cent.

District of Columbia bonds, due 1924, \$3.65.

R. J. & P. R. R. bonds, due 1917, 6 per 25,000 00 23,500 00

C. & U. W. R. R. bonds, due 1933, 5 per Virginia Midland railroad bonds, due 1921. 4 per cent.

'anada Southern railroad first mortgage
bonds, due 1908, 5 per cent.

Vest Shore railroad mortgage bonds, due
2381, 4 per cent.

M. & St. Paul Term. bonds, due 1914, 10,000 00 20:000 00 6,000.00 New England railroad cons. mortgage New England Tallroad Cons. Mortgage bonds, due 1945, 5 per cent.

C. B. & Q. Neb. extension bonds, due 1927, 4 per cent.

St. Paul, Minnesota and Manitoba gold bonds, due 1933, 4 1-2 per cent.

Hannibal and St. Jo. cons. mortgage bonds, due 1931, 6 per cent.

C. E. & Q. Chicago and Iowa Division 20,000 00 1.000 00 R. W. & O. R. R. bonds, due 1922, 5 per cent.

Columbus and Ninth avenue first mortgage bonds, due 1983, 5 per cent.

Lexington avenue and Pawnia ferry gold
bonds, due 1983, 5 per cent.

Mohawk and Malone railroad first mortgage bonds, due 1981, 4 per cent.

Illinois Central railroad gold bonds, due
1983, 4 per cent.

Cons. stock city of New York dock bonds,
due 1927, 31-2 per cent.

Fire Association of New York, stock....

Total par and market value (carried \$505,000 00 \$641,115 00 \$641,115 00 26,908 90

AGGREGATE AMOUNT OF ALL ASSETS OF THE COMPANY, STATED AT THEIR ACTUAL VALUE.

Gross claims for adjusted and unpaid losses due and to become \$15,223 60 due \$15,223 60
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses 67,265 53
Losses resisted, including interest, costs, and other expenses Deduct reinsurance thereon ...... 

Total amount of all liabilities, except capital stock and net surplus, 8367,320 71

Joint-stock capital actually paid up in cash 250,000 60

Surplus beyond capital and all other liabilities 177,970 39

Gross premiums and bills unpaid at close of last year .......\$113,919 21 Entire premiums collected during the year Deduct reinsurance, rebate, abatement, and return premiums ..... 

AGGREGATE AMOUNT OF ACTUAL DISBURSEMENTS DURING
THE YEAR, IN CASH
BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR
Fire Risks.

Risks written
Solf. 312 09
Premiums received (gross)
Solf. 312 09
Losses pald
Losses incurred
(Signed)
Seal of the Corporation.
(Signed)
H. F. NEEFELS 2 | Seal of the Corporation. | (Signed) | P. B. ARMSTRONG, President. |
| Seal of the Corporation. | (Signed) | H. F. NEEFUS, Secretary. |
| Seal of Notary. | Sworn to January 29, 1898, before JOHN T. KIRK, Notary Public.

(mh 13-lawiw)

SYDNOR & HUNDLEY'S

# Upholstery Department

is in fine shape. Having just added many New Patterns to our

## Upholstery of the Latest Designs,

and having also added to our force in this department, we are prepared to do

Special Work, Furnish Estimates on Re-Upholstering, and Guarantee Satisfaction.

# SYDNOR & HUNDLEY, Leaders,

711 and 713 east Broad street.

INSURANCE STATEMENT.

[PUBLISHED BY AUTHORITY OF THE AUDITOR OF PUBLIC ACCOUNTS OF THE STATE OF VIRGINIA.] INITED STATES BRANCH NORTHERN ASSURANCE COMPANY OF

ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 21st, A. D. 18
OF THE CONDITION AND AFFAIRS OF THE UNITED STATES BRANC
NORTHERN ASSURANCE COMPANY OF LONDON, ORGANIZED UNDE
THE LAWS OF THE KINGDOM OF GREAT BRITAIN, MADE TO THE
AUDITOR OF PUBLIC ACCOUNTS OF THE STATE OF VIRGINIA, IN PUT
SUANCE OF THE LAW OF SAID STATE.
General Manager-H. E. WILSON.
Organized or Incorporated—1886.
L—CAPITAL STOCK.
Subscribed for

Amount of capital stock authorized.....\$15,000,000 \$15,000,000 

Gross premiums and bills unpaid at close of previous year, as 213,090 17 

Total rents and interest

Received from head office during the year

From all other sources—viz.: (Itemize profit and loss account) changes in

December, 1886, accounts after preparation of statement of that year.... Total income during the year .......\$1,118,169 89

Gross amount paid for losses (including \$5,148.07 occurring in pre-

Interest due, \$13,362.50, and accrued, \$6,854.87 on bonds and stocks 20,817 37 

TOTAL AMOUNT OF ALL LIABILITIES ...... E.083.00 (9)

Book Value. Par Value. Accr'd Interest

Description.

Deposited with the State of New York, at Albany—United States funded loan registered, 1907. 4 per cent.

Deposited with the State of Ohio, at Columbus—United States funded loan registered, 1907. 4 per cent.

Deposited with the State of Virginia, at Richmond—United States loan registered, 1907. 4 per cent.

Deposited with the State of Georgia, at Atlanta—United States funded loan registered, 1907. 4 per cent.

Deposited with the State of Georgia at Atlanta—United States funded loan registered, 1907. 4 per cent.

Deposited with the State of Oregon at Portland—United States funded loan registered, 1907. 4 per cent. 100,000 112,750 00 50,000 55,375 00 United States funded loan registered, 1997
4 per cent.
City of Salem, Ore., 1911, 6 per cent.
City of Salem, Ore., 1916, 5 per cent.
City of Salem, Ore., 1916, 5 per cent.
City of Salem, Ore., 1912, 5 per cent.
City of Salem, Ore., 1912, 5 per cent.
City of Boston, 1899, 5 per cent.
City of St. Louis, 1911, 4 per cent.
State of Massachusetts, 1998, 6 per cent.
City of St. Paul, 1919, 41-2 per cent.
City of Minneapolis, 1917, 4 per cent.
Pennsylvania Railroad Company gola equipment, 1914, 4 per cent.
West Shore Railroad Company guaran teed coupon, 2861, 4 per cent.
City of Chicago, 1971, 4 per cent.
City of Chicago, 1971, 4 per cent.
City of Omaha, 1999, 6 per cent.
Chicago, St. Louis and New Crleans Railroad Company, Memphis Division, guaranteed, 1951, 4 per cent.
Chicago, Rock Island and Pacific Railroad Company, first mortgage extension and collateral, 1931, 5 per cent.
St. Paul, Minneapolis and Maniltoba Railway Company, consolidated, 1933, 6 pecent.
St. Paul, Minneapolis and Maniltoba Railway Company, consolidated, 1933, 6 pecent.
St. Paul Railway Company 1965 7 per cent, bends. 100,000 100,500.00 54,750 00

50,000 50,000 100,000 51,500 00 107,125 100,000 105,000 00 50,000 63,500 (0)

BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

Gross risks written Fire Risks.

Gross premiums received 11,306,901 or 19,334 & Losses paid 12,334 & Losses incurred 1,515 s (Signed) GEORGE W. BABB, Attorney.

| State of New York. county of New York—ss. |
| Seal. | Subscribed and sworn to January 27, 1898, before JOHN A. HILLERY, Commissioner.

ROOK AND JOB WORK

NEATLY EXECUTED AT THE DISPATCH JOB OFFICE.